

**Information to identify the case:**

Debtor 1	<b>Dawn F Healy</b>	Social Security number or ITIN	xxx-xx-7474
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>14-21922-JKS</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn F Healy  
aka Dawn Fusiek-Healy

9/11/17

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dawn F Healy  
 Debtor

Case No. 14-21922-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Sep 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2017.

db +Dawn F Healy, 11 Village Green Apt. S, Budd Lake, NJ 07828-1311  
 cr +Highpoint Condominium Association, Inc. c/o/ A&R, 110 Alpine Court, Stanhope, NJ 07874-2729  
 cr Wells Fargo Bank, NA, c/o Zucker, Goldberg & Ackerman, 200 Shefflied Street, Suite 101,  
 PO Box 1024, Mountainside, NJ 07092-0024  
 514845477 +Highpoint Condominium Association, Inc., c/o Terry Kessler, Esq., Hill Wallack, LLP,  
 202 Carnegie Center, PO Box 5226, Princeton, NJ 08543-5226  
 514941397 +Hill Wallack LLP, Attn: Eric Keiner, Esq., 202 Carnegie Center, Princeton, NJ 08540-6239  
 514863023 +RBS Citizens NA, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
 514845480 +Rbs Citizens Na, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 515067671 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Shefflied Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2017 00:28:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 12 2017 00:28:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514845475 EDI: BANKAMER.COM Sep 12 2017 00:23:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 514853619 EDI: DISCOVER.COM Sep 12 2017 00:23:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 514845476 +EDI: DISCOVER.COM Sep 12 2017 00:23:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 514845479 +EDI: CBSKOHL.S.COM Sep 12 2017 00:23:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 514845481 +EDI: WFFC.COM Sep 12 2017 00:23:00 Wells Fargo Home Mortgage, 1 Home Campus, X2501-01H,  
 Des Moines, IA 50328-0001

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514845478 ##+Kenneth Fusiek, 1 Forest Road, Sparta, NJ 07871-3821

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2017 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.  
 angela.pattison@powerskirn.com, ecf@powerskirn.com  
 Bruce H Levitt on behalf of Debtor Dawn F Healy bleivitt@levittslafkes.com,  
 sslafkes@levittslafkes.com; lspcattorneys@gmail.com  
 Denise E. Carlson on behalf of Creditor Wells Fargo Bank, NA  
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
 Elizabeth K. Holdren on behalf of Creditor Highpoint Condominium Association, Inc. c/o/ A&R  
 Midstate Management eak@hillwallack.com, fkm@hillwallack.com; jhanley@hillwallack.com  
 Eric P. Kelner on behalf of Creditor Highpoint Condominium Association, Inc. c/o/ A&R  
 Midstate Management ekelner@hillwallack.com, fmanmann@hillwallack.com; Ootarsi@HillWallack.com  
 Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6